

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re Teberlo Properties LLC

Case No. 5:18-BK-04214-JJT

Reporting Period: June 1- June 30, 2019

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b	X		
Copies of bank statements		X		
Cash disbursements journals				
Statement of Operations	MOR-2	X		
Balance Sheet	MOR-3	X		
Status of Postpetition Taxes	MOR-4	X		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	X		
Accounts Receivable Reconciliation and Aging	MOR-5	X		
Debtor Questionnaire	MOR-5	X		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date



Signature of Authorized Individual*

7/20/19

Date

Linda Teberlo, Managing Member

Linda Teberlo

Printed Name of Authorized Individual

Managing Member

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

MOR

(04/07)

Debtor

Reporting Period: June 1- June 30, 2019

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH	500				500	500	16,676	16,676
RECEIPTS								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER RENTAL INCOME	14,000				14,000	14,000	124,700	124,700
TRANSFERS (FROM DIP ACCTS)								
Transfer from 3 rd party							24,827	24,827
TOTAL RECEIPTS	14,000				14,000	14,000	149,527	149,527
DISBURSEMENTS								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES - License Fee	476				476	476	1,076	1,076
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE	1,309				1,309	1,309	22,883	22,883
ADMINISTRATIVE	639				639	639	5,226	5,226
SELLING								
OTHER (ATTACH LIST)								
ALLOCATED LOAN PAYMENTS TO ESSA /NBT BANK	5,784				5,784	5,784	45,642	45,642
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
UTILITIES	743				743	743	35,747	35,747
REPAIRS	707				707	707	9,467	9,467
SUPPLIES/AUTO EXPENSE/COSTS	1,733				1,733	1,733	19,023	19,023
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES	0				0	0	1,300	1,300
COURT COSTS								
TOTAL DISBURSEMENTS	11,391				11,391	11,391	140,364	140,364
NET CASH FLOW	2,609				2,609	2,609	9,163	9,163
(RECEIPTS LESS (DISBURSEMENTS))								
CASH - END OF MONTH	500							

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

(04/07)

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	\$11,391
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	\$11,391

FORM MOR-1

(04/07)

Continuation Sheet for MOR-1

[illegible]

SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]

STATEMENT OF OPERATIONS
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues	14,000	124,700
Transfer from 3 rd party	0	24,827
Net Revenue	14,000	149,527
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		
Gross Profit		
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense/ Supplies	1,733	19,023
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance	1,309	22,883
Management Fees/Bonuses		
Office Expense/	639	5,226
Pension & Profit-Sharing Plans		
Repairs and Maintenance	707	9,467
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies		
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other License Fee	476	1,076
Travel and Entertainment		
Utilities	743	35,747
Other (attach schedule); MORTGAGE LOAN PAYMENT TO ESSA/NBT BANK	5,784	45,642
Total Operating Expenses Before Depreciation	11,391	140,363
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses	2,609	9,163
OTHER INCOME AND EXPENSES		
Other Income Transfer from Third Party		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		1,300
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	0	7,863

*"Insider" is defined in 11 U.S.C. Section 101(31).

STATEMENT OF OPERATIONS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Month	Cumulative Filing to Date
Other Costs		
Other Operational Expenses		
Other Income		
Other Expenses		
Other Reorganization Expenses		

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

In re Teberio Properties LLC

Debtor

Case No. 5:18-BK-04214-JJT

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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
CURRENT ASSETS		
Unrestricted Cash and Equivalents	2,500	0
Restricted Cash and Cash Equivalents (see continuation sheet)		
Accounts Receivable (Net)		
Notes Receivable		
Inventories		
Prepaid Expenses		
Professional Retainers		
Other Current Assets (attach schedule)		
TOTAL CURRENT ASSETS	2,500	0
PROPERTY AND EQUIPMENT		
Real Property and Improvements	1,030,000	1,103,000
Machinery and Equipment		
Furniture, Fixtures and Office Equipment		
Leasehold Improvements		
Vehicles		
Less Accumulated Depreciation		
TOTAL PROPERTY & EQUIPMENT	1,030,000	1,030,000
OTHER ASSETS		
Loans to Insiders*		
Other Assets (attach schedule)		
TOTAL OTHER ASSETS	\$	\$
TOTAL ASSETS	1,032,500	1,030,000

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)		
Accounts Payable		
Taxes Payable (refer to FORM MOR-4)		
Wages Payable		
Notes Payable	931,586	931,586
Rent / Leases - Building/Equipment		
Secured Debt / Adequate Protection Payments		
Professional Fees		
Amounts Due to Insiders*		
Other Postpetition Liabilities (attach schedule)		
TOTAL POSTPETITION LIABILITIES	\$931,586	\$931,586
LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)		
Secured Debt	Uncertain due to allocation of blanket mortgage loan	
Priority Debt		
TOTAL PRE-PETITION LIABILITIES	\$	\$
TOTAL LIABILITIES	\$ Uncertain due to allocation of blanket mortgage loan	\$
OWNER EQUITY		
Capital Stock		
Additional Paid-In Capital		
Partners' Capital Account		
Owner's Equity Account		
Retained Earnings - Pre-Petition		
Retained Earnings - Postpetition		
Adjustments to Owner Equity (attach schedule)		
Postpetition Contributions (Distributions) (Draws) (attach schedule)		
NET OWNER EQUITY	\$	\$
TOTAL LIABILITIES AND OWNERS' EQUITY	\$ 100,914	\$98,414

(04/07)

In re: Teberio Properties LLC
Debtor

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BALANCE SHEET - continuation sheet[illegible]

Restricted Cash is cash that is restricted for a specific use and not available to fund operations. Typically, restricted cash is segregated into a separate account, such as an escrow account.

Debtor

Reporting Period: June 1- June 30, 2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
 Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
 Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	N/A					
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

FORM MOR-4

(04/07)

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period		
+ Amounts billed during the period		
- Amounts collected during the period		
Total Accounts Receivable at the end of the reporting period		
Accounts Receivable Aging		Amount
0 - 30 days old		
31 - 60 days old		
61 - 90 days old		
91+ days old		
Total Accounts Receivable		
Amount considered uncollectible (Bad Debt)		
Accounts Receivable (Net)		

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	X	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	N/A	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

ASSETS	Month	Month
Cash (Unrestricted)	2,500	2,500
Cash (Restricted)		
Accounts Receivable (Net)		
Inventory		
Notes Receivable		
Prepaid Expenses		
Other (Attach List)		
Total Current Assets		
Property, Plant & Equipment		
Real Property & Improvements	1,030,000	1,030,000
Machinery & Equipment		
Furniture, fixtures & Office Equipment		
Vehicles		
Leasehold Improvements		
Less: Accumulated Depreciation/Depletion		
Total Property, Plant & Equipment		
Due from Affiliates & Insiders		
Other (Attach List)		
Total Assets	1,032,500	1,032,500
Liabilities Not Subject to Compromise (Postpetition Liabilities)		
Accounts Payable		
Taxes Payable		
Notes Payable	931,586	931,586
Professional Fees		
Secured Debt		
Due to Affiliates & Insiders		
Other (Attach List)		
Total Postpetition Liabilities	931,586	931,586
Liabilities Subject to Compromise (Pre-petition Liabilities)		
Secured Debt - Per Plan		
Priority Debt - Per Plan		
Unsecured Debt - Per Plan		
Other (Attach List) - Per Plan		
Total Pre-petition Liabilities		
Total Liabilities		
Equity		
Common Stock		
Retained Earnings (Deficit)		
Total Equity (Deficit)		
Total Liabilities & Owners' Equity	100,914	100,914



52 South Broad Street
Norwich, New York 13815

June 2019

Reporting Activity 06/01 - 06/30

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TEBERIO PROPERTIES LLC
60 SHADY TREE DR
MOUNTAIN TOP PA 18707-1555

At Your Service

 Customer Service 1.800.NBT.BANK
(1.800.628.2265)

 Website nbtbank.com

 Loan Payment Address P.O. Box 149
Canajoharie, NY 13317

 Email Address customerservice@nbtbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
FREE BUSINESS CHECKING	XXXXXXXX8302	\$935.38

FREE BUSINESS CHECKING - XXXXXXXXX8302

Account Summary

Date	Description	Amount
06/01/2019	Beginning Balance	\$579.06
	24 - Checks / Debits	\$14,953.68
	10 + Deposits / Credits	\$15,310.00
06/30/2019	Ending Balance	\$935.38

Account Activity

Transaction Date	Description	Debits	Credits	Balance
06/03/2019	DEPOSIT		\$4,625.00	\$5,204.06
06/03/2019	DEPOSIT		\$3,665.00	\$8,869.06
06/03/2019	DEPOSIT		\$875.00	\$9,744.06
06/04/2019	DEPOSIT		\$2,100.00	\$11,844.06
06/04/2019	InstaMed GEISINGER LINDA TEBERIO	\$950.00		\$10,894.06
06/04/2019	EFT PUR TURKEY HIL 060319 TURKEY HILL #0192 KINGSTON PA 083836	\$59.25		\$10,834.81
06/05/2019	EFT PUR TURKEY HIL 060419 TURKEY HILL #0270 MOUNTAIN TOP PA 066626	\$46.07		\$10,788.74
06/06/2019	AMERICAN-WATER UTIL-PMNT CP TEBERIO *PROPERTIES	\$259.82		\$10,528.92
06/06/2019	AMERICAN-WATER UTIL-PMNT LINDA *TEBERIO	\$222.68		\$10,306.24
06/06/2019	AMERICAN-WATER UTIL-PMNT CP TEBERIO PROPERTIES	\$169.74		\$10,136.50



Member FDIC



52 South Broad Street
Norwich, New York 13815

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Reporting Activity 06/01 - 06/30

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FREE BUSINESS CHECKING - XXXXXXXXX8302 (continued)

Account Activity (continued)

Transaction Date	Description	Debits	Credits	Balance
06/06/2019	AMERICAN-WATER UTIL-PMNT LINDA *TEBERIO	\$90.98 J		\$10,045.52
06/06/2019	CHECK #121	\$4,346.00 LP		\$5,699.52
06/07/2019	CHECK #122	\$4,346.00 LP		\$1,353.52
06/10/2019	DEPOSIT		\$1,800.00	\$3,153.52
06/10/2019	DEPOSIT		\$720.00	\$3,873.52
06/10/2019	WEB XFER TO DDA 007009378280	\$1,025.00		\$2,848.52
06/10/2019	WEB XFER TO DDA 007009378299	\$700.00		\$2,148.52
06/11/2019	EFT PUR TURKEY HIL 061019 TURKEY HILL #0270 MOUNTAIN TOP PA 040712	\$53.81 G		\$2,094.71
06/12/2019	CHECK #124	\$891.21 LP		\$1,203.50
06/12/2019	DELL PREFERRED ONLINE PMT CKF099389150NEG JOHN TEBERIO	\$121.00 A		\$1,082.50
06/13/2019	CHECK #115	\$476.10 LP		\$606.40
06/13/2019	EFT PUR LOWES #024 061219 LOWES #02412* EDWARDSVILLE PA 019657	\$54.98 A		\$551.42
06/17/2019	DEPOSIT		\$590.00	\$1,141.42
06/17/2019	WF Credit Card AUTO PAY TEBERIO,JOHN M	\$250.00 R		\$891.42
06/18/2019	SUNOCO ONLINE PMT LINDA A TEBERIO	\$100.00 G		\$791.42
06/18/2019	DISCOVER E-PAYMENT TEBERIO LINDA	\$65.00 R		\$726.42
06/20/2019	WEB XFER FR DDA 007009378299		\$55.00	\$781.42
06/20/2019	WEB XFER FR DDA 007009378280		\$30.00	\$811.42
06/20/2019	EFT PUR GEICO *AU 062019 GEICO *AUTO 800-841-3000 DC 035608	\$359.42 J		\$452.00
06/20/2019	CAPITAL ONE CRCARDPMT 917030180010168 TEBERIOJOHN	\$200.00 R		\$252.00
06/21/2019	HOME DEPOT AUTO PYMT LINDA A TEBERIO	\$80.00 R		\$172.00
06/24/2019	EFT PUR SUNOCO 028 062319 SUNOCO 0282533900 PLEASANTVILLE NJ 029731	\$29.62 G		\$142.38
06/28/2019	DEPOSIT		\$850.00	\$992.38
06/28/2019	BEST BUY AUTO PYMT JOHN TEBERIO	\$57.00 R		\$935.38

Checks Paid

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
115	06/13/2019	\$476.10 J	121*	06/06/2019	\$4,346.00 LP	122	06/07/2019	\$4,346.00 LP



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Norwich, New York 13815

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Reporting Activity 06/01 - 06/30

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FREE BUSINESS CHECKING - XXXXXXXXX8302 (continued)

Checks Paid (continued)

Check #	Date	Amount
124*	06/12/2019	\$891.21 <i>LP</i>

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/31/2019	\$579.06	06/10/2019	\$2,148.52	06/20/2019	\$252.00
06/03/2019	\$9,744.06	06/11/2019	\$2,094.71	06/21/2019	\$172.00
06/04/2019	\$10,834.81	06/12/2019	\$1,082.50	06/24/2019	\$142.38
06/05/2019	\$10,788.74	06/13/2019	\$551.42	06/28/2019	\$935.38
06/06/2019	\$5,699.52	06/17/2019	\$891.42		
06/07/2019	\$1,353.52	06/18/2019	\$726.42		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

TO RECONCILE YOUR STATEMENT AND CHECKBOOK

1. Add to your checkbook balance any loan advances or other credits appearing on the statement which you have not previously recorded.
2. Deduct from your checkbook balance any bank charges or other debits appearing on the statement which you have not previously recorded.
3. If your checks are serialized, examine the listing on the front of this statement and check off the items against the entries in your checkbook. An asterisk in the listing indicates a gap where one or more checks are not on this particular statement.

If your checks are not serialized, arrange them by date or number and check them off against the entries in your checkbook.
4. List any checks or debits issued by you and not shown on the statement, and any bank charges since the statement date, in the area provided at the right.

5. List last balance shown on statement

+ Plus: Deposits and credits made after date of last entry on statement

Subtotal

— Minus: Total of outstanding checks and debits

= Balance: Which should agree with your checkbook

**PERSONAL OVERDRAFT LINE OF CREDIT, STAR ACCESS
LINE OF CREDIT AND HOME EQUITY LINE OF CREDIT
COMPUTATION OF FINANCE CHARGES**

A daily FINANCE CHARGE will be imposed on all credit advances made under your Credit line imposed from the date of each credit advance based on the "average daily balance" method. To get the average daily balance, we take the beginning balance of your Credit Line Account each day, add any new advances and subtract any payments or credits and any unpaid FINANCE CHARGES. This gives us a daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Any FINANCE CHARGE is determined by applying the "Periodic Rate" to the balance described above through the Statement Date. Then we multiply by the number of days in the billing cycle. This is your FINANCE CHARGE calculated by applying the "Periodic Rate." The FINANCE CHARGE will continue to accrue daily until the payment is posted. Any FINANCE CHARGE which accrues after the Statement Date will appear on your next statement.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR
OVERDRAFT OR HOME EQUITY LINE OF CREDIT**

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at NBT Bank Customer Service, P.O. Box 351, Norwich, NY 13815-0351 as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, **but doing so will not preserve your rights.** If you choose to telephone us, our toll-free number is 1-800-628-2265 (1-800-NBT-BANK) or 607-337-2265.

In your letter, give us the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the amount that is not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**NOTICE OF ADJUSTMENT TO YOUR STAR ACCESS LINE
OF CREDIT AND/OR HOME EQUITY LINE OF CREDIT**

This billing statement is also a Notice of Adjustment for your account. Your monthly payment has been adjusted because the outstanding balance, FINANCE CHARGE or both are different this month. These changes depend on whether you received additional loans or credits, or whether you made any principal prepayments since your last statement.

Payment changes may also be due to annual percentage rate adjustments.

Outstanding Checks, ATM, NBT Banker Card or Other Debits

[illegible]

If your loan has a variable rate feature, the annual percentage rate and corresponding periodic rate may vary. To identify the precise change in your payment, balance and rate, refer to the amounts indicated on the front of this statement and on last month's statement. If you would like us to send you a copy of last month's statement, contact us at the inquiry address or phone number shown at left.

ADDITIONAL IMPORTANT INFORMATION

You must make the required total Minimum Payment to avoid delinquency. If you wish, you may make additional payments. YOU MAY AT ANY TIME PAY YOUR TOTAL INDEBTEDNESS.

Payments received Monday through Friday before the close of business at any office of NBT Bank, will be credited as of the day received.

Payments received on a Saturday, Sunday or legal holiday will be credited as of the next business day.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR
ELECTRONIC TRANSFERS FOR DEPOSIT ACCOUNTS**

Telephone us at 1-800-628-2265 (1-800-NBT-BANK) or 607-337-2265, or write us at NBT Bank Customer Service, P.O. Box 351, Norwich, NY 13815-0351 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error, or why you need more information.
3. Tell us the dollar amount of the error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

PREAUTHORIZED CREDITS

Call the telephone number shown above to determine if any scheduled direct deposits or preauthorized transfers to your account have occurred.